

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Order Filed on June 27, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
46375  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Wells Fargo Bank, N.A., d/b/a Wells  
Fargo Dealer Services

In Re:  
Sandra Mercado

Case No.: 17-19467

Adv. No.:

Hearing Date: 6-7-18

Judge: VFP

**ORDER RESOLVING OBJECTION TO MODIFIED PLAN AND SETTING AMOUNT TO BE  
PAID THROUGH PLAN AND DIRECTING THE TRUSTEE TO MAKE ADEQUATE  
PROTECTION PAYMENTS TO WELLS FARGO BANK, N.A., D/B/A WELLS FARGO  
DEALER SERVICES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: June 27, 2018**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**Sandra Mercado**

**17-19467(VFP)**

**Order Resolving Objection to Modified Plan and Setting Amount to be Paid to and Directing the Chapter 13 Trustee to make Adequate Protection Payments to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services**

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This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services, with the appearance of Edward Hanratty, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services:** The trustee shall pay Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services the sum of \$8,581.32 over 60 months (being the vehicle value of \$7725.00 with interest at 5.25% for 60 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services in the amount of \$115 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services commencing in June of 2017.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services until all counsel fees have been paid and regular distributions begin to be made to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services until the remaining counsel fees have been paid.